

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KENNETH H. REMLEY, II  
DAWN R. REMLEY  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.: 14-21423

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 27, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/09/2014 and confirmed on 6/12/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		150,675.91
Less Refunds to Debtor	2,828.83	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>147,847.08</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,219.00	
Trustee Fee	6,113.83	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>11,332.83</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK NA Acct: 1819	18,201.99	18,201.99	0.00	18,201.99
	FIRST HORIZON HOME LOANS Acct: 7310	19,701.86	19,701.86	0.00	19,701.86
	JPMORGAN CHASE BANK NA Acct: 1819	27,607.75	27,607.75	0.00	27,607.75
	FIRST HORIZON HOME LOANS Acct: 7310	1,636.51	1,636.51	0.00	1,636.51
	JPMORGAN CHASE BANK NA Acct: 1819	0.00	63,311.48	0.00	63,311.48
	FIRST HORIZON HOME LOANS Acct: 7310	0.00	1,741.18	0.00	1,741.18
	FIRST HORIZON HOME LOANS Acct: 7310	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 1819	0.00	0.00	0.00	0.00
	BEAVER COUNTY TAX CLAIM BUREAU** Acct: 0001	266.18	266.18	113.22	379.40
					<b>132,580.17</b>

Priority					
	DAI ROSENBLUM ESQ Acct:	3,219.00	3,219.00	0.00	0.00
	KENNETH H. REMLEY, II Acct:	0.00	0.00	0.00	0.00
	KENNETH H. REMLEY, II Acct:	2,828.83	2,828.83	0.00	0.00
	DAI ROSENBLUM ESQ Acct:	1,000.00	1,000.00	0.00	0.00
	DAI ROSENBLUM ESQ Acct:	1,000.00	1,000.00	0.00	0.00
	DAI ROSENBLUM ESQ Acct:	0.00	0.00	0.00	0.00
	BEAVER COUNTY TAX CLAIM BUREAU**	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority	Acct: XXXXXXXXXXXXXXXR:12				
	FIRST HORIZON HOME LOANS	0.00	0.00	0.00	0.00
	Acct: 7310				
	BEAVER COUNTY TAX CLAIM BUREAU**	3,659.58	3,659.58	274.50	3,934.08
	Acct: 0011				
					<u>3,934.08</u>

## Unsecured

	ALLIED ADJUSTORS	89.00	0.00	0.00	0.00
	Acct: 5493				
	ASSET ACCEPTANCE CORP	0.00	0.00	0.00	0.00
	Acct: X2249				
	ASSET ACCEPTANCE CORP	0.00	0.00	0.00	0.00
	Acct: XXXXX4904				
	MIDLAND CREDIT MANAGEMENT INC - A	9,344.24	0.00	0.00	0.00
	Acct: 1462				
	CAVALRY SPV I LLC - ASSIGNEE(*)	64,040.56	0.00	0.00	0.00
	Acct: 9697				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: XXXX5710				
	DISCOVER BANK(*)	10,167.52	0.00	0.00	0.00
	Acct: 6381				
	DEPARTMENT STORES NATIONAL BANK	1,717.34	0.00	0.00	0.00
	Acct: 9488				
	AMERICAN INFOSOURCE LP O/B/O MIDL	379.99	0.00	0.00	0.00
	Acct: 7320				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXX7778				
	NATIONSTAR MORTGAGE LLC**	0.00	0.00	0.00	0.00
	Acct:				
	ROBERT J TAYLOR ESQ	0.00	0.00	0.00	0.00
	Acct:				

\*\*\* NONE \*\*\*

TOTAL PAID TO CREDITORS

136,514.25

TOTAL

CLAIMED 3,659.58

PRIORITY 67,414.29

SECURED 85,738.65

Date: 08/27/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

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Imaged Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KENNETH H. REMLEY, II  
DAWN R. REMLEY  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:14-21423

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Kenneth H. Remley, II  
Dawn R. Remley  
DebtorsCase No. 14-21423-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel  
Form ID: pdf900Page 1 of 2  
Total Noticed: 27

Date Rcvd: Aug 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2019.

db/jdb  
cr +Kenneth H. Remley, II, Dawn R. Remley, 160 Hickory Drive, Beaver Falls, PA 15010-1418  
+Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street,  
Beaver, PA 15009-2100

cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)

13848057 +Allied Adjustors, PO Box 1006, Aliquippa, PA 15001-0806  
13848059 Bank of America, P.O. Box 15137, Wilmington, DE 19850-5137  
13848060 Bank of America (FIA Card Services), P.O. Box 15137, Wilmington, DE 19850-5137  
14897843 +Beaver County Tax Claim Bureau, 810 Third Street, Beaver, PA 15009-2139  
13848061 +Beaver County Treasurer, 810 Third Street, Beaver, PA 15009-2196  
13848063 +Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
13848064 +Chase Bank, P.O. Box 24696, Columbus, OH 43224-0696  
13853899 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,  
Mason, OH 45040-8053

13848066 +Heritage Valley Medical Center, of Beaver, 1000 Dutch Ridge Road, Beaver, PA 15009-9727  
13830662 JP Morgan Chase, 1111 Polaris Parkway, Columbus, OH 43240-2050  
13974678 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,  
Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774

13848067 +Macys, P.O. Box 183083, Columbus, OH 43218-3083  
13848068 +Macys (MCYDSNB), 9111 Duke Blvd., Mason, OH 45040-8999  
13878398 +NATIONSTAR MORTGAGE, LLC, C/O Weinstein, Pinson, & Riley, P.S.,  
2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132

13848071 +Sears/CBNA, P.O. Box 6283, Sioux Falls, SD 57117-6283  
13848072 Travelers Insurance Co., P.O. Box 660307, Dallas, TX 75266-0307

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13833986 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 28 2019 02:39:50  
American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,  
Oklahoma City, OK 73126-8941

13848058 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Aug 28 2019 02:37:13 Asset Acceptance,  
P.O. Box 1630, Warren, MI 48090-1630

13848062 E-mail/Text: bankruptcy@cavps.com Aug 28 2019 02:37:27 Cavalry Portfolio Services,  
P.O. Box 27288, Tempe, AZ 85282-7288

13843032 +E-mail/Text: bankruptcy@cavps.com Aug 28 2019 02:37:27 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

13851290 E-mail/Text: mrdiscen@discover.com Aug 28 2019 02:36:53 Discover Bank,  
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025

13848065 +E-mail/Text: mrdiscen@discover.com Aug 28 2019 02:36:53 Discover Financial Card Services,  
P.O. Box 15316, Wilmington, DE 19850-5316

13903496 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 28 2019 02:37:17 Midland Credit Management, Inc.,  
as agent for Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036

13848069 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 28 2019 02:37:17 Midland Funding,  
8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr First Horizon Home Loans a division of First Tenne  
cr First Horizon Home Loans, Et Al...  
cr JPMorgan Chase Bank, N.A.

13848070\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)

13830663 ##+Phelan Hallinan, LLP, Omni William Penn Office Tower, 555 Grant Street, Suite 360,  
Pittsburgh, PA 15219-4411

TOTALS: 3, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: jhel  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Aug 27, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 29, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor First Horizon Home Loans, Et Al...  
andygornall@latouflawfirm.com  
Dai Rosenblum on behalf of Debtor Kenneth H. Remley, II Jody@dairosenblumbankruptcy.com,  
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com  
Dai Rosenblum on behalf of Joint Debtor Dawn R. Remley Jody@dairosenblumbankruptcy.com,  
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com  
James Warmbrodt on behalf of Creditor First Horizon Home Loans, Et Al...  
bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor First Horizon Home Loans a division of First Tennessee  
Bank National Association bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor Nationstar Mortgage, LLC. pawb@fedphe.com  
James A. Prostko on behalf of Creditor JPMorgan Chase Bank, N.A. pawb@fedphe.com  
Jodi L. Hause on behalf of Creditor JPMorgan Chase Bank, N.A. jodi.hause@phelanhallinan.com,  
pawb@fedphe.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul William Cressman on behalf of Creditor JPMorgan Chase Bank, N.A. pawb@fedphe.com  
Robert J. Taylor on behalf of Creditor Beaver County Tax Claim Bureau rjt52@hotmail.com,  
barristerob@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 12